

Figure 101

The state of the s	
	Summary Agent 214

Establish agreement with invoicer access Set access security between sites		• Establish agreement with • summary agent	Summary Agents could visit involcer to sign up Set access security between sites
Select invoicers to be displayed Pass Control to Invoicer for Enrollment, Specify if account exists	llment,	· Enroll customers	Entry of payment, banking, and customer information May pull information from MS Wallet
Summary Agent accepts username/password generated by Invoices. Store username/password/invoicer (unique username/password for each account)	re/password que vunt)		on clasoner s worksauouu Passurentanepassward back to summany agent download URL(count) Authentication (create security id for
Configure Customer preferences Repage display configurator at summary Agent Display	nfigurator at		Provide data for valid customers at valid summary agent
Customers talk directly to invoicers	ctly to invoicers	Customers may choose	Select summary agents to display based on agreements
Pull and Display bill summary Send security token to invoicer Pull and Display bill summary data from II. Inbox	to invoicer from II. Inbox	other summary agents	Pass control to each summary agent for enrollment
Full summary data from a summary ———————————————————————————————————	from a summary	• Fulfill summary data requests— (and handle error messages)	Pass graphic back to summary agent which includes summary data and link for detail
•Allow customers to indicate that Pass control for review of bill	ow of bill		Utilize URL and authentication to fulful requests
they have reviewed invoice • Other actions : Download — Store information on download URL	lownload URL	Allow return to Summary Agent	 Handle through popup window on enrollment and display at invoicer or utilize frames
Process Error Messages Display banner ads Complete unenrollment from all invoicers	nt from all invoicers		
Unenroll customer Specific unenrollment with a invoicer	with a invoicer		

Figure 102

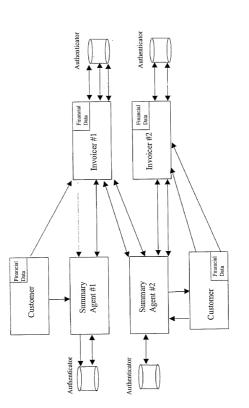


Figure 103

Invoicer Space 216	Home Banking Site, SE	emame,password	3)			d like displayed	messages,	7	gents	\	n invoicers	/	ımmary agent
ummary Agent Space 214	e.g., Summary Agent may be Yahoo, Home Banking Site, SB)	Customer enrolls at summary agent Enters customer information/usemame,password	Email information General Banking Information (?)	and Pymt Sources	Payment Arrangements	Select invoicers that they would like displayed	Website Configuration (limits, messages, tolerances)		Publishing at other summary agents	Invoicer Specific Enrollment	Euroll at other invoicer sites based on invoicers	selected from list	7 Put Customer in pending queue at summary agent

Figure 104

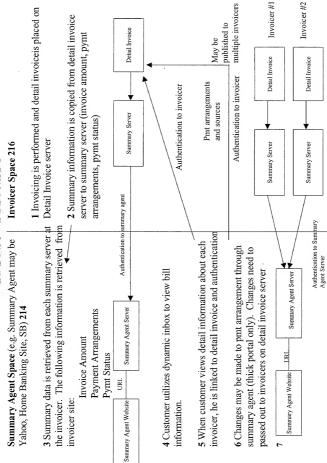
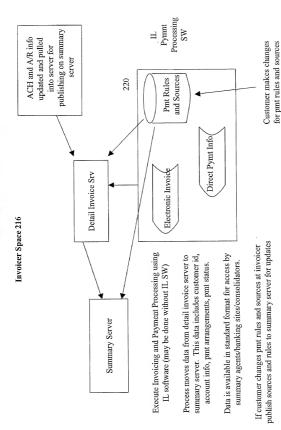


Figure 105



to invoice server and summary Publish pmt rules and sources server for updates

Figure 106

Summary Agent Space 214
(e.g., Summary Agent may be Yahoo,
Home Banking Site, SB)

Customer Information

Name, etc. Summary Agent Password Email Default Customer Payment Source Information (Maybe Issue at Yahoo, but advantages at Bank)

Status

(Maybe Issue at Yahoo, but advantages at Bank

Default Customer Payment Arrangements

Invoicer Information for Summary Agent/Invoicer Association Authentication Parameters

General Info URLs, Summary Servers Invoicers to Display
Customer Id, Accounts, Invoicer Id

Summary Billing Information
Customer Id, Accounts, Invoice Amts,
Payments

Summary Agent Banner Information

Summary Agent Banner Metrics

Customer Profile

Customer Information

Name, etc Invoicer Password Email

Status

Customer Contract Information
Customer Id
Contract Information

Payment Source Information as it relates to Payment Arrangements

Payment Arrangements and Rules Accounting Information and History Summary Information Server Identifications Invoicer Password and Authentication Summary Agent Parameters General Summary Agent Info

Invoicer Banner Information

Invoicer Banner Metrics

Figure 107

Invoicer 216	Establish agreement with Set access security between sites summary agent Son Set access security between sites summary agent summary agents	Retrieve published pynt information about customers removed to summary agent messages to summary agent	Pass username/password back to summary agent download URL(count of), type of data	Authentication Provide data for valid customers at valid summary agent	Fulfill summary data requests	Agent Agent Agent Agent Age Customer if he would like information Customer modifies financial alignbyed for broadcast to his other information info	Publish financial information to —summay agent	If financial info modified at summary general allow retrieval and acceptance of published paym info (appy rules and return error messages from summary	
	Invoicers visit to sign up for alternate access Store access security arrangement for invoicer	Select invoicers to be displayed Entry of payment, banking, customer information. Stores information on server	Pass control to invoicer for specific invoicer info	waly put intotitation noti you wance on customer's workstation to customer's workstation. Summary Agent accepts username/password/id and intotication info (many be generated by invoicer or summary asset but both must store and rack).	Message detail to invoient from summary agent with authentication with authentication. Handle error messages back from invoient (incompatible pyrat sources, inactive acct)	Webpage display configurator at summary agent Summary Agent retrieves and stores bill summary from invotoer on summary agent server	Display from summary agent server based on web config	On bill denail select pass control to invoicer Allow customers to indicate that they have reviewed	
Summary Agent 214		• Enroll customers			Publish customer enrollment information to invoicer(s)	Configure Customer preferences for Summary Agent Display • Pull and Display customer Dills			

Figure 108

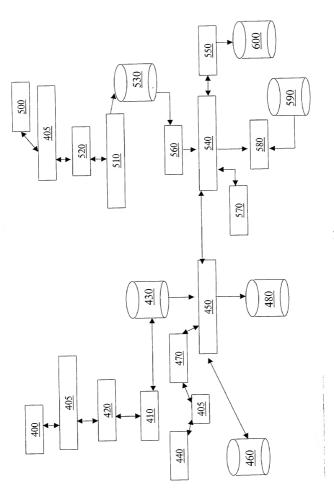


Figure 109

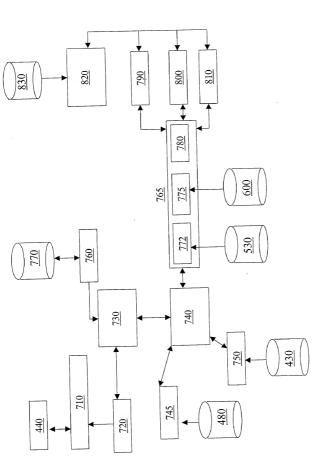


Figure 110

